

Information to identify the case:

Debtor 1	<u>Gregory L Senior</u>	Social Security number or ITIN	xxx-xx-8993
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jessica M Senior</u>	Social Security number or ITIN	xxx-xx-1640
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-32086-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory L Senior

Jessica M Senior

4/8/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gregory L Senior
 Jessica M Senior
 Debtors

Case No. 16-32086-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db/jdb
 cr +Gregory L Senior, Jessica M Senior, 119 Kenton Avenue, Pitman, NJ 08071-1114
 +Ditech Financial LLC as servicer for LSF9 MTG HOLD, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 cr +Legacy Mortgage Asset Trust 2018-GS1, c/o Rushmore Loan Management Services, PO Box 55004,
 Irvine, CA 92619-5004
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516507095 #+Buckley Madole, PC, 99 Wood Avenue South Suite 803, Iselin, New Jersey 08830-2713
 517582636 Legacy Mortgage Asset Trust 2018-GS1, c/o Rushmore Loan Management Services, PO Box 52708,
 Irvine, CA 92619-2708
 517582637 +Legacy Mortgage Asset Trust 2018-GS1, c/o Rushmore Loan Management Services, PO Box 52708,
 Irvine, CA 92619-2708, Legacy Mortgage Asset Trust 2018-GS1,
 c/o Rushmore Loan Management Services 92619-2708
 517167548 +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 et.al, CALIBER HOME LOANS, INC.,
 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
 516597265 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
 516507098 +US DEPT of Education/GLE, 2401 International, PO Box 7859, Madison, WI 53707-7859
 516507099 +Veripro Solutions, PO Box 3244, Coppell, TX 75019-4293

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2019 00:13:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 09 2019 00:13:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517544927 EDI: BECKLEE.COM Apr 09 2019 03:48:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516507094 EDI: BANKAMER.COM Apr 09 2019 03:48:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 516507096 +EDI: CAPITALONE.COM Apr 09 2019 03:48:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 516507097 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 09 2019 00:12:51 DiTech, PO Box 6172,
 Rapid City, SD 57709-6172
 516694187 EDI: PRA.COM Apr 09 2019 03:48:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516668437 +EDI: RMSC.COM Apr 09 2019 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516833107 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 09 2019 00:14:00
 U.S. Bank Trust, N.A., as Trustee for LSF9 Master, Participation Trust,
 C/O Caliber Home Loans Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
 TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Apr 08, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
Brian C. Nicholas on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Ditech Financial LLC as servicer for LSF9 MTG HOLDINGS, L NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST jpshay@mdwgc.com, jpshay@gmail.com
Robert P. Saltzman on behalf of Creditor Legacy Mortgage Asset Trust 2018-GS1 dnj@pbslaw.org
Steven N. Taieb on behalf of Debtor Gregory L Senior staieb@comcast.net, sntgale@aol.com
Steven N. Taieb on behalf of Joint Debtor Jessica M Senior staieb@comcast.net, sntgale@aol.com
TOTAL: 9